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2 **IN THE UNITED STATES BANKRUPTCY COURT FOR**  
3 **THE DISTRICT OF PUERTO RICO**

4 **IN THE MATTER OF:**

5 **BERNARDI PEREZ, ALEXANDER**

6 **RIVAS GONZALEZ, KATHERINE D**

7 **584-21-7951**

8 **584-41-6171**

9 **Debtor(s)**

**CASE NO. 00-06375 SEK**

**Chapter 7**

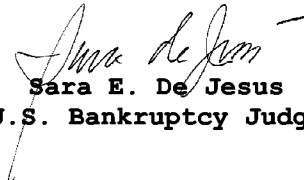
**FILED & ENTERED ON 10/15/2002**

10 **DISCHARGE OF DEBTOR**

11 It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The  
12 debtor is granted a discharge under section 727 of title 11, United States Code,  
13 (the Bankruptcy Code).

14 San Juan, Puerto Rico, this 15 day of October, 2002.

15  
16 BY THE COURT

17  
18   
19 **Sara E. De Jesus**  
20 **U.S. Bankruptcy Judge**

21 cc: all creditors

22  
23 **SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**  
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## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property:] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 00-06375SEK

User: WRT  
Form ID: I02

Page 1 of 1  
Total Served: 27

Date Rcvd: Oct 15, 2002

The following entities were served by first class mail on Oct 17, 2002.

D BERNARDI PEREZ, ALEXANDER, RES GANDARA BLQ 12 APT 220, PONCE,PR 00717  
J RIVAS GONZALEZ, KATHERINE D, RES GANDARA BLQ 12 APT 220, PONCE,PR 00717  
DA JULIO RIVERA TORO, BOX 5090, PONCE,PR 00731  
T WIGBERTO LUGO MENDER, PMB 241 3071 AVE ALEJANDRINO, GUAYNABO,PR 00969-7035  
+CAMARA DE COMERCIANTES MAYORISTAS (, PO BOX 195337 HATO REY STA, SAN JUAN,PR 00919  
+DEPARTAMENTO DE HACIENDA (HACIENDA), PO BOX 9024140 OFICINA 424-B, SAN JUAN,PR 00902  
STATE INSURANCE FUND (SIF), PO BOX 365028, SAN JUAN,PR 00936-5028  
DEPT JUSTICE-FEDERAL LITIGATION (JU, PO BOX 9020192, SAN JUAN,PR 00902-0192  
AUTORIDAD ENERGIA ELECTRICA (AEE), PO BOX 4267, SAN JUAN,PR 00936  
US TRUSTEE (UST-11), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN,PR 00901-1922  
OFFICE OF THE US TRUSTEE (UST-7NA), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301,  
SAN JUAN,PR 00901-1922  
OFFICE OF THE US TRUSTEE (UST-7A), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301,  
SAN JUAN,PR 00901-1922  
PR DEPARTMENT OF LABOR (LABOR2), PRUDENCIO RIVERA MARTINEZ BLDG,  
505 MUNOZ RIVERA AVENUE 12 FLOOR, SAN JUAN,PR 00918  
US TRUSTEE (UST), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN,PR 00901-1922  
1 BANCO POPULAR, PO BOX 366818, SAN JUAN,PR 00936-6818  
2 ASSOCIATES FINANCE, 111 CARR 174 SUITE 2, INDUSTRIAL MINILLAS PARK, BAYAMON,PR 00959-1910  
3 POPULAR FINANCE INC, PO BOX 336090, PONCE,PR 00733-6090  
4 ISLAND FINANCE PUERTO RICO INC, BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN,PR 00919-5369  
5 +COMMOLOCO INC, 1485 BOULEVARD MIGUEL POU, SUITE 215 CENTRO DEL SUR MALL, PONCE,PR 00717-2702  
6 +JC PENNEY CO/GORBEA & CAMACHO, CAPITAL CT SOUTH TOWER SUITE 1106, 239 ARTERIAL HOSTOS AVE,  
SAN JUAN,PR 00918-1474  
7 JC PENNEY, PO BOX 364788, SAN JUAN,PR 00936-4788  
8 NORWEST FINANCIAL, INC., PO BOX 195369, SAN JUAN,PR 00919-5369  
9 +INTERNAL REVENUE SERVICE, MERCANTIL PLAZA BLDG ROOM 914, 2 AVE PONCE DE LEON STOP 27 1/2,  
SAN JUAN,PR 00918-1621  
10 BANCO POPULAR-PRESTAMOS HIPOTECARIO, PO BOX 362708, SAN JUAN,PR 00936-2708  
11 CELULARES TELEFONICA, PO BOX 70366, SAN JUAN,PR 00936-8366  
12 COMMOLOCO, PO BOX 363769, SAN JUAN,PR 00936-3769  
13 MONEY EXPRESS, PO BOX 11890, SAN JUAN,PR 00922-1890

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

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USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Oct 17, 2002

Signature:

